

SPANISH 21

General Rules

1. The layout used for "Spanish 21" is very similar to a standard blackjack layout. The only differences are the layout identifies the game as Spanish 21, the Bonus 21 Payouts are printed on the layout and Match The Dealer wager areas are found on the layout. Rule signs posting the Spanish 21 rules will be on every table designated for Spanish 21.
 2. The game can be played with 2, 4, 5, 6 or 8 decks. The game can be dealt from the hand or from a standard multi-deck shoe. The only exception to the standard deck is that all number "10" cards and Jokers are removed. (A Spanish deck consists of 48 cards; 2-9, J, Q, K, A; no number "10" cards).
 3. Player blackjack always beats a dealer blackjack and is paid 3 to 2.
 4. Player total of 21 always beats a dealer total of 21. Certain player 21 totals result in a Bonus 21 Payout as noted below.
 5. The game can either be played where the dealer hits "soft 17", or where the dealer stands on all totals of 17.
 6. Players can split cards of equal value including Aces up to three times, creating four hands. When splitting, Aces are treated like any other card. Hitting and doubling down of split hands, including Aces, is allowed.
 7. Players can double down on 2 or more cards, including after splitting. After doubling, if a player is dissatisfied with his non-busted hand, he may "rescue" (take back) the last doubled portion of the bet and forfeit the remainder of the wager.
 8. If the table requires the dealer to hit soft 17, the casino may allow an option known as "double-double down". If the casino allows the double-double down option, once a player elects to double and receives a double card, the player then has the option to double-double down (double his total wager again), rescue the last doubled portion of the bet, or stand. A player may double the total wager up to three times, once via double down and twice via double-double down, creating a maximum wager up to 8 times the original wager. After doubling a third time and receiving a double card, a player only has the option to rescue or stand.
- Important: The "double-double down" option is not available to the player when the dealer stands on all totals of 17. Doubling for less is only allowed if the double-double down option is not allowed. In other words, when the double-double down option is allowed there is no doubling for less, however, the double-double down wager amount would be capped at the maximum wager allowed. If the last double-double down wager made is capped, the "last doubled portion of the bet" would be the maximum wager allowed. If a player doubles for less, the last doubled portion of the bet would be that lesser amount.
9. Dealer checks under Ace or Face card for blackjack. Early Surrender (before peek) is not permitted. Late Surrender is only allowed on the player's first two cards. Late Surrender allows the player to forfeit ½ of their wager and drop from the hand. Player can not surrender when the dealer's hand is a blackjack.

10. The Super Bonus payout requires no special or side bet. In the 4, 5, 6 or 8 deck game, when a player's first three cards are suited 7's and the dealer's up card is any 7, that player wins the Super Bonus. In the 2 deck game, suited 7's are not possible, thus when a player's first three cards are 7 of Hearts, 7 of Clubs and 7 of Diamonds in any order and the dealer's up card is a 7 of Spades, that player wins the Super Bonus. A \$1,000.00 Super Bonus is paid out when a \$5.00 minimum bet is being played, or a \$5,000.00 Super Bonus is paid out when a \$25.00 minimum bet is being played. All other betting players of that round receive a \$50.00 Envy Bonus. If multiple players hit the Super Bonus on the same round, the full Super Bonus amount goes to each player that hit the Super Bonus and an Envy Bonus payout is made to each of the other betting players at that table on each of the Super Bonus hands. In other words, if two Super Bonus hands occur on the same round, each player that obtains a Super Bonus hand is paid (1) Super Bonus amount (based upon his bet size) and (1) Envy Bonus; each of the other players is paid (2) Envy Bonuses, one on each Super Bonus.

11. Bonuses are not paid on doubled hands. Players holding the following hands totaling 21 who have not doubled down are paid a Bonus 21 Payout as follows:

- a. 5 card 21 pays 3 to 2
- b. 6 card 21 pays 2 to 1
- c. 7 card 21 pays 3 to 1
- d. 6-7-8 of mixed suits pays 3 to 2
- e. 6-7-8 of same suit pays 2 to 1
- f. 6-7-8 of Spades pays 3 to 1

In the 4, 5, 6 & 8 deck games 7-7-7 pay as follows:

- g. 7-7-7 of mixed suits pays 3 to 2
- h. 7-7-7 of same suit pays 2 to 1
- i. 7-7-7 of Spades pays 3 to 1

In the 2 deck games, suited and spaded 7-7-7 are not possible, 7-7-7 pay as follows:

- j. 7-7-7 of mixed suits pays 2 to 1

12. In addition to the regular 21 bet, casinos may offer either a single side wager: a Match The Dealer Up Card wager, or they may offer two side wagers: a Match The Dealer Up Card wager and a Match The Dealer Down Card wager.

A Match The Dealer Up Card wager is a wager that one or both of a player's original two cards of the hand will exactly match the dealer's up card in rank. A Match The Dealer Down Card wager is a wager that either of a player's original two cards of the hand will exactly match the dealer's down card in rank. There are two payoff amounts for each respective wager, a suited rank match and an unsuited rank match. The payoff amount depends upon the number of decks used. In order to play one or both Match The Dealer wagers, the player must make a regular 21 wager. In order to make a Match The Dealer Down Card wager for a particular hand, a player must also make a Match The Dealer Up Card wager for that same hand. The house determines the Match The Dealer minimum and maximum bet sizes.

Spanish 21 Dealing Procedures

All standard blackjack procedures will be used with the following exceptions:

1. Spanish decks will be used - (48 cards each deck: 2-9, J, Q, K, A). These are standard blackjack decks with all # "10" cards removed.
2. Players win on all blackjacks and are paid immediately. Note the following with respect to player blackjack hands:
 - a. Dealer's up card is Face card: Pay bet 3/2 and remove hand BEFORE peeking under Face card.
 - b. Dealer's up card is Ace: Pay bet 3/2 and all other players may take insurance, including players that have been paid on their BLACKJACKS that round. If a player does not take insurance, remove hand BEFORE peeking.
 - c. Doubling down on a two card 21 (blackjack) is permitted. Instead of taking the blackjack payout, a player may elect to double down.
3. Players win on all hands totaling 21 and are paid immediately.
 - a. Pay bets even money or at the appropriate Bonus 21 Payout rate. Remove player's cards.
 - b. Doubling down on a three or more card soft 21 is permitted. Instead of taking the immediate 21 payout, a player may elect to double down.
4. Pair splitting.
 - a. Players may split cards of equal value, including Aces, creating up to four hands.
 - b. One card is dealt to split hands. Hitting or Doubling of split hands, including Aces, is allowed.
 - c. Bonuses are paid on Non-Doubled split hands. Splitting or Doubling VOIDS SUPER BONUS.
5. Double Down.
 - a. Players may Double Down on any total, on 2, 3, 4 or more cards, including after splitting.
 - b. Bonuses are not paid on doubled hands, original and doubled bets are always paid even money.
 - c. Players may double for less, but only if Double-Double Down is NOT allowed.
 - d. If Double-Double Down is allowed, the Double Down and Double-Double Down wagers must equal the amount of the then existing wager. The only exception would be if the Double-Double Down wager would exceed the maximum wager cap, then the Double-Double Down wager would equal the cap.
6. Double-Double Down (only allowed when dealer hits soft 17).
 - a. If the table requires the dealer to hit soft 17, the casino may allow an option known as "double-double down." If the casino allows the double-double down option, once a player elects to double and receives a double card, the player then has the option to double-double down (double his total wager again), rescue or stand.
 - b. A player may double the total wager up to three times, once via double down and twice via double-double down, creating a maximum wager up to 8 times the original wager.
 - c. After doubling a third time and receiving a double card a player's options are to rescue or stand.
 - d. Double-Double Down bets are capped at the maximum bet allowed.
 - e. There is no doubling for less, unless the Double-Double Down wager amount is capped at the maximum wager allowed. If the player makes the Double-Double Down wager and it is capped, the "last doubled portion of the bet" becomes the maximum wager allowed.

7. Double Down Rescue.

- a. After doubling, players may choose to Rescue (take back) the last doubled portion of the bet. For a Rescue, a player would forfeit half of the then existing wager if the last doubled portion was equal to the then existing wager, the lesser amount if the player doubled for less, the maximum wager allowed if the last doubled portion hit the cap. Busted Doubles can NOT be Rescued.
- b. Double Down Rescue should not be confused with or called Surrender. A player may surrender any first two card hand after the dealer has checked for Blackjack and always gives up ½ of his bet. RESCUE on the other hand applies only to a DOUBLED hand which will be 3 or more cards, and he can only RESCUE the last doubled portion of the bet, forfeiting half of the total wager.

8. Insurance is permitted. Players may bet up to ½ the original bet, on any dealer's Ace card showing, including a PAID Blackjack.

9. Late Surrender Allowed - a player can not surrender against a Dealer's Blackjack. A player may surrender (forfeit) ½ of his original bet, on his first two cards only, against any dealer up card. If dealer up card is a Face or Ace, dealer must check for blackjack; if no blackjack, player may surrender as his first decision when it is his turn to play.

10. Super Bonus payouts are \$1,000 on a \$5-\$24 bet, or \$5,000 on a \$25 or higher bet. Envy Bonus of \$50 is paid to all other betting players of the round in either case.

In the 4, 5, 6 or 8 deck game, dealer will notify floor person when a player holds two suited 7's on the INITIAL deal, and dealer's up card is ANY 7. Dealer's 7 does not have to match the suit of the player's 7's. If player receives the 3rd same suited 7 the floor person will instruct the dealer to pay the appropriate suited 7-7-7 bonus and leave the player's hand on the table, then play out the remainder of the round. In the 2 deck game, triple suited 7's are not possible, dealer will notify floor person when a player holds any two non-matching suits of the following three cards, 7 of Hearts, 7 of Clubs or 7 of Diamonds, on the INITIAL deal, and dealer's up card is a 7 of Spades. If player receives a 3rd 7 and the three cards are a 7 of Hearts, a 7 of Clubs and a 7 of Diamonds, in any order, the floor person will instruct the dealer to pay the appropriate mixed suits 7-7-7 bonus and leave the player's hand on the table, then play out the remainder of the round.

Floor person will now instruct dealer to pay the appropriate SUPER BONUS and the \$50 ENVY BONUS to bettors of that round. If more than one SUPER BONUS is hit on any given round, the house pays each SUPER BONUS in full, and an ENVY BONUS is paid on each SUPER BONUS to the other betting players of that round.

11. All Bonus 21 Payouts are made on the following non-doubled hands totaling 21:

- a. 5 card 21 pays 3 to 2
- b. 6 card 21 pays 2 to 1
- c. 7 card 21 pays 3 to 1
- d. 6-7-8 of mixed suits pays 3 to 2
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- j. 7-7-7 of mixed suits pays 2 to 1

12. In addition to the regular 21 bet, casinos may offer either a single side wager: a Match The Dealer Up Card wager, or they may offer two side wagers: a Match The Dealer Up Card wager and a Match The Dealer Down Card wager.

A Match The Dealer Up Card wager is a wager that one or both of a player's original two cards of the hand will exactly match the dealer's up card in rank. A Match The Dealer Down Card wager is a wager that either of a player's original two cards of the hand will exactly match the dealer's down card in rank. There are two payoff amounts for each respective wager, a suited rank match and an unsuited rank match. The payoff amount depends upon the number of decks used. The player makes the Match the Dealer Up Card wager by placing a bet in the provided Match The Dealer Up Card bet circle. Correspondingly, the player makes the Match the Dealer Down Card wager by placing a bet in the provided Match The Dealer Down Card bet circle. In order to play one or both Match The Dealer wagers, the player must make a regular 21 wager. In order to make a Match The Dealer Down Card wager for a particular hand, a player must also make a Match The Dealer Up Card wager for that same hand. The house determines the Match The Dealer minimum and maximum bet sizes.

The dealer deals two cards face up to each player and two cards to himself, with one of the dealer's cards exposed as the up card and the non-exposed card as the dealer's down card. The dealer first checks the cards of all players with the Match the Dealer Up Card wager to see if either of the player's original two cards match the dealer's up card in rank. Players are paid for each card where there is a match, if both of the player's original two cards match the dealer's up card both cards are paid. The dealer then deals the 21 game. If the house offers the Match The Dealer Down Card wager, after the 21 game is played and as the dealer is settling the 21 game wagers, the dealer checks the original two cards of all players with the Match the Dealer Down Card wager to see if either of the player's original two cards match the dealer's down card in rank. Players are paid for each card where there is a match, if both of the player's original two cards match the dealer's down card both cards are paid.

Payouts for each card match will be made according to the following payout schedule.

Spanish 21	Win Frequency for each Match The Dealer wager	Unsuited Match Payout	Suited Match Payout	House Advantage
2 deck	14.3%, 1 in 7.0 hands	4:1	15:1	3.63%
4 deck	15.1%, 1 in 6.6 hands	4:1	10:1	3.20%
5 deck	15.3%, 1 in 6.5 hands	3:1	13:1	3.53%
6 deck	15.4%, 1 in 6.5 hands	4:1	9:1	3.06%
8 deck	15.6%, 1 in 6.4 hands	3:1	12:1	2.99%